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(D. P. Roman)



CITIZENS NATIONAL BANK

P.O. Box 717 Waxahachie, TX 75168
Member FDIC

2005 SEP 22 AM 10 27

September 16, 2005

TeleBanking
Ph. 972-938-4344

ALL LOCATIONS
Ph. 972-938-4300

BANKING OFFICES
Waxahachie, TX 75165
200 N. Elm
Fax: 972-938-4364

1001 N. Hwy. 77
Fax: 972-938-4378

Cedar Hill, TX 75104
106 W. Hwy. 1382
Fax: 972-272-9156

Italy, TX 76651
124 E. Main
Fax: 972-483-6560

Midlothian, TX 76065
1021 E. Hwy. 287
Fax: 972-723-3564

310 N. 9th St.
Fax: 972-723-1261

Red Oak, TX 75154
102 Harris Avenue
Fax: 972-617-5030

Venus, TX 76084
103 E. Hwy. 67
Fax: 972-366-3351

IN-STORE BRANCHES:
Brookshire's Midlothian, TX
Brookshire's Kaufman, TX
Kroger's Cedar Hill, TX
Kroger's Crowley, TX
HEB's Waxahachie, TX

CNB MORTGAGE:
Waxahachie, TX 75165
200 N. Elm
Fax: 972-938-4365



Federal Deposit Insurance Corporation
San Francisco Regional Office
Attn: Director Carter
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Director Carter,

Please accept this letter as strong opposition to allowing Wal-Mart to enter the banking business. They have proven in the past to crush locally owned community service providers from grocery stores to hardware stores. Combining their already economic power with banking privileges would do nothing but hurt the community based banks. From contracts with suppliers to credit decisions affecting their supply chain and providers, the fall out effects would be enormous. Imagine Wal-Mart requiring their suppliers to bank with Wal-Mart bank.

Approving Wal-Mart's request to enter the financial arena is not a good one. When you begin to mix commerce with banking, there are too many unfavorable things that can happen, and will happen.

Sincerely asking for your support,

Steve Murphree
Citizens National Bank of Texas
Waxahachie, Texas